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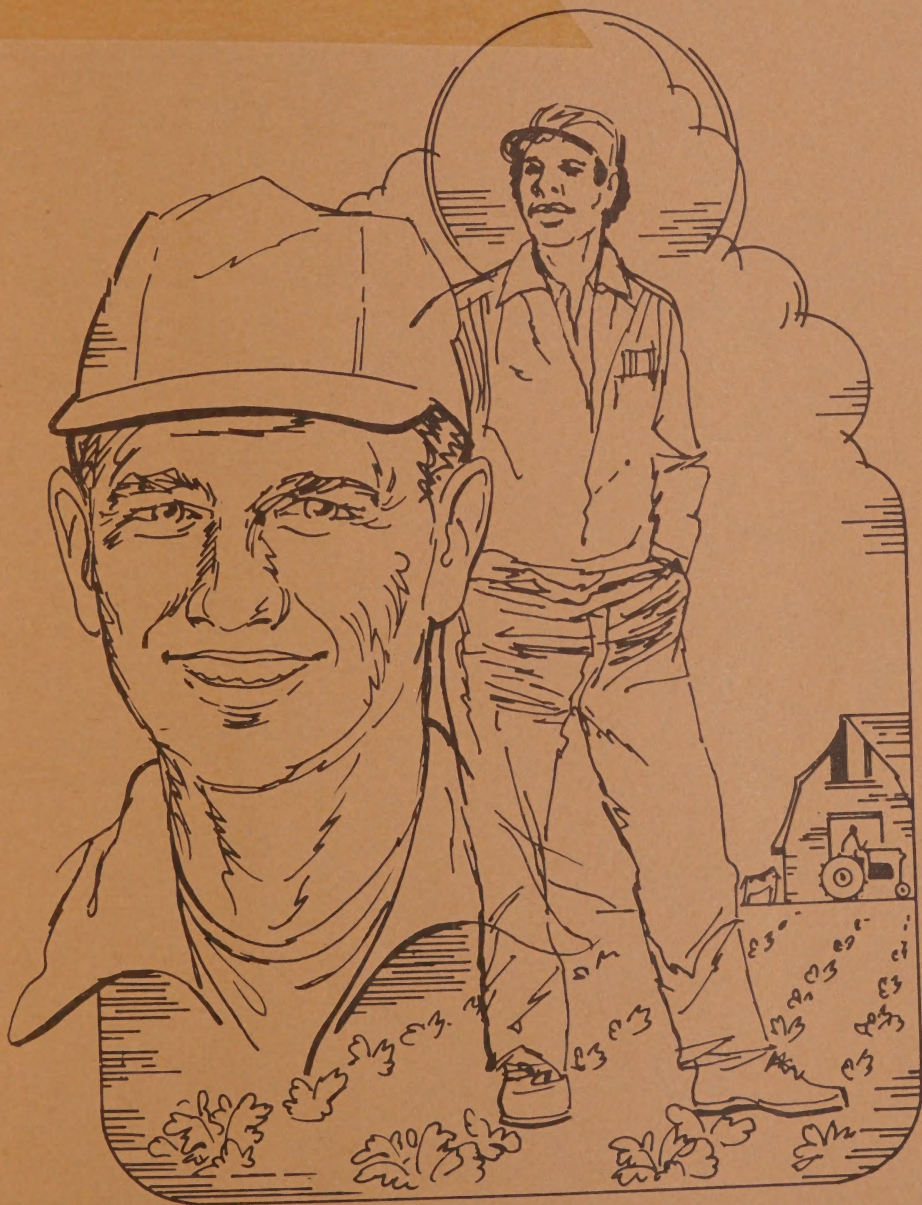
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Handbook for Small or Limited Resource Farmers

Florida



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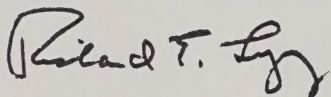
Message from the Secretary

It is a pleasure to present this *Handbook for Small or Limited Resource Farmers*, a directory of public and private agencies which offer program services to the agricultural and rural communities of America.

Some farmers and some rural communities fail to utilize programs for which they are eligible simply because they don't know what the programs are or where they are. We are issuing this publication in our continuing effort to make agricultural programs more accessible to all Americans.

We believe this handbook will serve farmers, rural communities, agricultural organizations, and the general public as a useful guide through the labyrinth of public and private agencies charged to deliver agricultural and rural services to our nation.

Sincerely,

A handwritten signature in black ink, reading "Richard E. Lyng". The signature is written in a cursive, flowing style with a large initial "R" and a long, sweeping tail.

Richard E. Lyng
Secretary

Published by the
Office of Advocacy and Enterprise
U.S. Department of Agriculture

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Director

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Limited Resource Farmer Initiative

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Equal Opportunity Staff
Office of Advocacy and Enterprise

August 1987

This *Handbook for Small or Limited Resource Farmers* is a directory of rural and agricultural programs in 17 southern and border states where most U.S. farms are located. It is being issued in an effort to broaden access to agricultural programs and rural resources, particularly among farm operators and owners whose resources are substantially limited.

The needs of farmers with limited resources are of great concern to the Office of Advocacy and Enterprise, U.S. Department of Agriculture (USDA). One of the most important functions of that office is to provide overall leadership to USDA agencies and affiliates to assure that all Americans have equal access to the programs and opportunities sponsored by the Department of Agriculture.

We would especially appreciate your suggestions on how future directories might better serve farmers and other rural community residents. Please address your comments as follows:

Limited Resource Farmer Initiative
Office of Advocacy and Enterprise
U.S. Department of Agriculture
Washington, DC 20250

We hope this publication proves a useful tool for locating agricultural programs and rural resources.

Acknowledgements

This handbook was developed and prepared by virtue of the cooperation and generous assistance of private and public agency personnel throughout the country.

Of the many service organizations in the private sector, we are particularly indebted to the American Agricultural Movement, the American Bar Association, the Federation of Southern Cooperatives, the Legal Services Administration, The National Association of Community Health Centers, the National Clearinghouse for Primary Care Information, and the National Farmers Union.

During the development and preparation of this publication, the agricultural entities of the Land-Grant Colleges and Universities upheld their reputation as a national resource by providing valuable information and suggestions.

Of public sector organizations, we are most grateful to the National Institutes of Health and many state agencies, particularly the Departments of Agriculture and Departments of Economic Development.

Finally, we thank our colleagues in the Department of Agriculture who serve in the Agricultural Cooperative Service, the Agricultural Stabilization and Conservation Service, the Cooperative State Research Service, the Extension Service, the Farmers Home Administration, the Food and Nutrition Service, and the Soil Conservation Service for providing the bulk of the data from which this directory was compiled.

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Federal Agencies

Agricultural Experiment Station

1022 McCarty Hall
University of Florida
Gainesville, FL 32611
904/392-1971

Agricultural Stabilization and Conservation Service

Federal Bldg., Room 260
401 S.E. First Ave.
Gainesville, FL 32601-6805
904/372-8549

Farmers Home Administration

401 S.E. First Ave.
Room 214
Gainesville, FL 32601-6805
904/376-3218

Administrative Office
904/376-3218

Community & Business Programs
904/376-3218

Farmer Programs
904/376-3218

Rural Housing
904/376-3218

District Offices:

I 728 N. Ferdon Blvd
First Federal Bldg.
Suite 4
Crestview, FL 32536
904/682-2797

II 425 E. Central Ave.
Room 312
P.O. Drawer 429
Blountstown, FL 32424
904/674-4591

III Room 248, Federal Bldg.
207 N.W. Second St.
Box 19
Ocala, FL 32670
904/732-9796

IV 1135 Old Highway 441
Mt. Dora, FL 32757
904/383-7116

V 3500 45th St.
Suite 6, Room #3
P.O. Box 3767
West Palm Beach, FL 33407
305/686-5633

Food and Nutrition Service

Southeast Regional Office
1100 Spring St., N.W.
Room 200
Atlanta, GA 30367
404/347-4131

Field Offices:

474 S. Court St.
Room 817C
Montgomery, AL 36104
205/832-7245

Federal Building, Rm. 725
51 Southwest First Ave.
Miami, FL 33130
305/536-4404

700 Twiggs St., Rm. 509
Tampa, FL 33602
813/228-2268

227 N. Bronough St.
Rm. 3084
Tallahassee, FL 32301
904/681-7466

**Food Stamp Program
Cooperating Agencies:**

**Department of Health and
Rehabilitative Services**

1323 Winewood Blvd
Bldg. 2, Rm. 432
Tallahassee, FL 32301
904/488-7721

Soil Conservation Service

Federal Bldg., Room 248
401 S.E. First Ave.
Gainesville FL 32601
904/377-0946

State Agencies

Department of Agriculture and Consumer Services

The Capitol
Tallahassee, FL 32301
904/488-3022

University Programs

College of Agriculture

Florida A&M University
P.O. Box 338
Tallahassee, FL 32307
904/599-3550

Cooperative Extension Service

Florida A&M University
P.O. Box 339
Tallahassee, FL 32307
904/599-3561

College of Agriculture

University of Florida
Institute of Food
and Agriculture
1008 McCarty Hall
Gainesville, FL 32611
904/392-1761

Cooperative Extension Service

University of Florida
1038 McCarty Hall
Gainesville, FL 32611
904/392-1761

Community Legal Services

Central Florida Legal Services, Inc.

308 S. Campbell St.
Daytona Beach, FL 32014
904/255-6573

Legal Aid Services of Broward County, Inc.

609 Southwest First Ave.
Fort Lauderdale, FL 33301
305/764-8110

Florida Rural Legal Services, Inc.

305 No. Jackson Ave.
P.O. Drawer 1499
Bartow, FL 33830
813/534-1781

Jacksonville Area Legal Aid, Inc.

604 Hogan St.
Jacksonville, FL 32202
904/356-8371

Legal Services of Greater Miami, Inc.

149 W. Plaza
7900 Northwest 27th Ave.
Suite 210
Miami, FL 33147
305/693-6810

Legal Services of North Florida, Inc.

822 N. Monroe St.
Tallahassee, FL 32303
904/224-6375

Greater Orlando Area Legal Services, Inc.

1036 W. Amelia St.
P.O. Box 1790
Orlando, FL 32802
305/841-7777

Bay Area Legal Services, Inc.

700 Twiggs St., Suite 800
Tampa, FL 33602
813/223-2525

Withlacoochee Area Legal Services, Inc.

20 S. Magnolia Ave.
Ocala, FL 32671
904/629-0105

Three Rivers Legal Services, Inc.

309 Northeast First St.
Gainesville, FL 32601
904/372-0519

Northwest Florida Legal Services, Inc.

34 W. Government St.
P.O. Box 1551
Pensacola, FL 32597
904/432-2336

Gulfcoast Legal Services, Inc.

641 First St., S.
P.O. Box 358
St. Petersburg, FL 33731
813/821-0726

Rural Health Services

West Orange Farmworker Health Assn, Inc.

P.O. Box 1249
Apopka, FL 32703
305/886-6201

Satellites:

South Lake Farmworker
Health Center
P.O. Box 141
Groveland, FL 32736

Family Tree Birth Center
1780 Mercy Drive
Suite 14
Orlando, FL 32808

Winter Garden Family
Health Center
P.O. Box 1065
Winter Garden, FL 32787

Family Medical Practice, Inc.

P.O. Drawer YY
Cross City, FL 32628
904/498-5626

East Pasco Health Center, Inc.

1110 Fort King Highway
Dade City, FL 33525
904/567-0111

Satellites:

1525 W. Clinton Ave.
Dade City, FL 33525

Southwest Florida Health Centers y Clinicas Migrantes

1857 High St.
Fort Myers, FL 33901
813/332-0417

Satellites:

Bonita Springs Migrant
Health Center
Bonita Beach Road
Bonita Springs, FL 33923

Southwest Florida Health
Centers y Clinicas Migrantes
P.O. Box 1258
LaBelle, FL 33935

Florida Rural Health Services, Inc.

109 West Wall St.
Frostproof, FL 33843
813/635-4891

Satellites:

Sebring Medical Center
1000 Persimmon Ave.
Sebring, FL 33870

Wauchula Medical
Dental Center
202 N. Eighth Ave.
Wauchula, FL 33873

Tri-County Community Medical Center, Inc.

110 N. Grand
P.O. Box 600
Greenville, FL 32331
904/948-2840

Satellites:

Midwifery Service
122 N. Grand St.
Greenville, FL 32331

Madison Extended Hours
Clinic
204 NE Hancock St.
Madison, FL 32340

Collier Health Services, Inc.

419 N. First St.
Immokalee, FL 33934
813/657-3663

Satellites:

Everglades City Clinic
305 W. Broadway Ave.
Everglades City, FL 33929

South Trail Clinic
4 Joseph Lane
Naples, FL 33942

**Lafayette/Suwannee Rural
Health Corporation, Inc.**

Route 3, Box 10
Mayo, FL 32066
904/294-1226

Rural Health Care, Inc.

1302 River St.
Palatka, FL 32077
904/328-0108

Satellites:

Rural Health Care, Inc.
100 Cypress St.
Crescent City, FL 32012

Rural Health Care, Inc.
P.O. Box 515
Hastings, FL 32045

Rural Health Care, Inc.
P.O. Box 596
Interlachen, FL 32048

Rural Health Care
Dental Clinic
519 Crill Ave.
Palatka, FL 32077

**Manatee Rural Health
Services, Inc.**

P.O. Box 106
Parrish, FL 33564
813/776-1234

Satellites:

Samoset Health Center
2703 19th St. Court, E.
Bradenton, FL 33508

Sunshine Health Center

1700 NW Tenth Drive
Pompano Beach, FL 33060
305/972-6450

Satellites:

Crystal Lakes Health Center
Building 12
3100 N. 24th Ave.
Hollywood, FL 33020

**Ruskin Migrant and
Community
Health Center, Inc.**

2814 14th Ave., SE
P.O. Box 1347
Ruskin, FL 33570
813/645-4681

Satellites:

Dover Clinic
Highway 574 and Lindsley Rd
Dover, FL 33527

**Johnnie Ruth Clarke
Health Center, Inc.**

3080 36th Ave., S.
St. Petersburg, FL 33712
813/821-6701

**Central Florida Migrant and
Community Health Center, Inc.**

2472 S. Park Ave.
Sanford, FL 32772-1077
305/322-8645

Satellites:

Central Florida
Community Clinic
98 Division St.
Oviedo, FL 32765

Project Health, Inc.

P.O. Box 307
Sumterville, FL 34267
904/793-5900

**Gilchrist County Medical
Board**

P.O. Box 223
Trenton, FL 32693
904/463-2374

**Board of County
Commissioners**

West Palm Beach County, Florida
Palm Beach County
Health Department
P.O. Box 29
West Palm Beach, FL 33402
305/837-3000

Satellites:

C. L. Brumback
Health Facility
38754 State Road 80
Belle Glade, FL 33430

Delray Health Center
345 S. Congress Ave.
Delray Beach, FL 33444

Jupiter Health Center
76405 Indiantown Road
Jupiter, FL 33458

Lake Worth Health Center
110 N. F St.
Lake Worth, FL 33460

Northeast Health Center
1460 W. Eighth St.
Riviera Beach, FL 33404

West Palm Beach Health Center
826 Evernia St.
West Palm Beach, FL 33402

West Palm Beach Health Center
909 Evernia St.
West Palm Beach, FL 33402

**Florida Community Health
Center, Inc.**

Suite 12, 3500 45th St.
West Palm Beach, FL 33407
305/684-0600

Satellites:

Clewiston Community
Health Center
302 Second St.
P.O. Box 866
Clewiston, FL 33440

Fellsmere Community
Health Center
City Hall
22 S. Orange St.
Fellsmere, FL 32948

Port Pierce Community
Health Center
950 First St.
P.O. Box 457
Indiantown, FL 33456

Edna Pierce Lockett
Community Health Center
305 NW Fifth St.
Okeechobee, FL 33472

**Wewahitchka Medical Center
Inc.**

P.O. Box 40
Wewahitchka, FL 32465
904/639-5828

Farm Advocacy Organizations

Florida American Agriculture Movement, Inc.

Route 2, Box 375
Grand Ridge, FL 32442
904/592-6506

Federation of Southern Cooperatives

Affiliates:

Florida State Association of Cooperatives

Route 3, Box 460
Marianna, FL 32446

Gretna Self-Help Housing Cooperative

P.O. Box 366
Gretna, FL 32332

Mana-Hill Farmers' Co-op

P.O. Box 451
Palmetto, FL 33561

NEJA Federal Credit Union

Route 3, Box 460
Marianna, FL 32446

North Florida Farmers' Cooperative Association

Route 3, Box 460
Marianna, FL 32446

Sumter County Farmers' Cooperative

P.O. Box 577
Bushnell, FL 33513

State Bar Association

The Florida Bar

Tallahassee, FL 32301-8226

1-800-342-8011

904/222-5286

Rural Resource Organizations (National and Regional Offices)

Agricultural Council of America

1250 Eye St., N.W.
Suite 601
Wash., DC 20005
202/682-9200

American Agriculture Movement, Inc.

100 Maryland Ave., N.E.
Suite 500, Box 69
Wash., DC 20002
202/544-5750

American Farm Bureau Federation

600 Maryland Ave., S.W.
Wash., DC 20004
202/484-2222

American Land Resource Assn

P.O. Box 33488
Wash., DC 20033
202/331-0637

Center for Community Change

1000 Wisconsin Ave., N.W.
Wash., DC 20007
202/342-0519

Environmental Policy Institute

Agriculture Resources Project
218 D St., S.E.
Wash., DC 20003
202/544-2600

Federation of Southern Cooperatives/Land Assistance Fund

100 Edgewood Ave., N.E.
Suite 1228
Atlanta, GA 30303
404/524-6882

Housing Assistance Council, Inc.

1025 Vermont Ave., N.W.
Suite 606
Wash., DC 20005
202/842-8600

Southeast Regional Office
1365 Peach St., N.E.
Atlanta, GA 30309
404/892-4824

League of Rural Voters

100 Maryland Ave., N.E.
Suite 500A, Box 69
Wash., DC 20002
202/554-7456

Legal Services Corp.

Office of Field Services
400 Virginia Ave., S.W.
Wash., DC 20024-2751
202/863-1820

National Association for the Southern Rural Poor

248A G St., S.W.
Wash., DC 20024
202/554-3265

North Carolina Office
337 West Main St.
Suite 203
Durham, NC 27701
919/683-2151

National Association of Community Health Centers

1625 I St., N.W.
Suite 420
Wash., DC 20006
202/833-9280

National Association of Towns and Townships

1522 K St., N.W.
Suite 730
Wash., DC 20005
202/737-5200

**National Center for
Neighborhood Enterprise**

1367 Connecticut Ave., N.W.
Wash., DC 20036
202/331-1103

Affiliate:

National Council for a Black
Economic Agenda
1367 Connecticut Ave., N.W.
Wash., DC 20036
202/331-1103

**National Clearinghouse for
Primary Care Information**

8201 Greensboro Drive, Suite 600
McLean, VA 22102
703/821-8955

**National Council of
Agricultural Employees**

499 S. Capitol St., S.W.
Suite 411
Wash., DC 20003
202/488-1100

**National Council of
Farmer Cooperatives**

1800 Massachusetts Ave., N.W.
Wash., DC 20036
202/659-1525

National Farmers Union

Denver Headquarters Office
10065 Harvard Ave.
Denver, CO 80251
303/337-5500

Washington, DC Office
600 Maryland Ave., S.W.
Suite 202W
Wash., DC 20024
202/554-1600

St. Paul Field Office
317 York Ave.
St. Paul, MN 55101
612/771-3380

**National Future Farmers
of America**

5632 Mt. Vernon
Memorial Highway
P.O. Box 15160
Alexandria, VA 22309
703/360-3600

National Grange

1616 H St., N.W.
Wash., DC 20006
202/628-3507

National Rainbow Coalition

2100 M St., N.W.
Suite 609
Wash., DC 20037
202/955-5795

**National Rural Development
and Finance Corp.**

1718 Connecticut Ave., N.W.
Suite 400
Wash., DC 20009
202/797-8820

**National Rural Electric
Cooperative Association**

1800 Massachusetts Ave., N.W.
Wash., DC 20036
202/857-9500

National Rural Housing Coalition

1016 - 16th St., N.W.
8th Floor
Wash., DC 20036
202/775-0046

National Rural Water Association

Box 1604
Duncan, OK 73533
405/672-8925

Washington, DC Office
1776 K St., N.W.
Wash., DC 20006
202/833-9481

**National Save the Family
Farm Coalition**

80 F St., N.W.
Suite 714
Wash., DC 20001
202/737-2215

**National Sharecroppers Fund/
Rural Advancement Fund**

2124 Commonwealth Ave.
Charlotte, NC 28205
704/334-3051

**North Carolina Council
of Churches**

Bryan Building
201 A - Cameron Village
Raleigh, NC 27605-1377
919/828-6501
919/828-6542

Rural America, Inc.

1312 - 18th St., N.W.
4th Floor
Wash., DC 20036
202/659-2800

Rural Coalition

2001 S St., N.W.
Suite 500
Wash., DC 20009
202/483-1500

Southern Poverty Law Center

P.O. Box 548
Montgomery, AL 36101
205/264-0286

**Winrock International
Institute for Agricultural
Development**

Petit Jean Mountain
Route 3
Morrilton, AR 72110
501/727-5435

Agricultural Cooperative Service Role in Assisting Rural People

The Cooperative Marketing Act of 1926 formalized assistance to agricultural cooperatives in the U.S. Department of Agriculture by establishing a division of cooperative marketing. The Agricultural Cooperative Service (ACS) is the Department's focal point for conducting cooperative research and policy analysis and providing technical assistance to cooperatives and producers interested in organizing cooperatives.

The Agency has five missions.

1. Conduct research and analysis on all phases of cooperatives.
2. Conduct studies of operations of individual cooperatives upon their request.
3. Assist groups of producers who desire to form a cooperative (cooperative development).
4. Acquire, analyze, and disseminate economic, statistical, and historical information on cooperatives.
5. Promote the knowledge of cooperative principles and practices.

The agency has a total staff of about 70. It has no authority or funds for making grants or loans to cooperatives or groups of producers wishing to form cooperatives.

The agency is organized into an Information and Education staff and three program divisions. The Information and Education Staff handles publishing and other information functions.

The Cooperative Marketing and Purchasing Division is organized on a commodity basis, with specialists in three commodity groups and international trade.

The Cooperative Management Division is organized on a functional basis, with specialists in the areas of cooperative finance, management and operations (including member relations), and policy and legal. The division also has a Statistics and ADP group which conducts an annual survey of farmer cooperatives and publishes an annual cooperative statistics report.

The Cooperative Development Division is the third program division. Its major mission is to provide technical assistance to producer groups interested in forming a cooperative and to assist existing cooperatives still in the developing stages to improve their operations or to analyze the feasibility of new operations or services. The division also provides training to developing cooperative personnel and conducts some research on problems facing developing cooperatives.

The division is organized into two program areas. The Feasibility and Development program is staffed by professionals located in the Washington office. The primary activity of this staff is conducting feasibility studies for groups of producers wishing to form new cooperatives and helping them implement feasible cooperatives.

The Field Operations and Training program is staffed by four professionals, one in Washington and one in each of three field offices located in Greenville, NC; London, KY; and Hilo, HI.

Under the leadership of Washington-based program leaders, training is provided for directors, managers, and other key employees of new and developing cooperatives. This training covers such topics as cooperative principles and practices, directors' role and responsibilities, management, financial management, marketing, and bookkeeping.

In addition to agricultural producers, the Cooperative Development Division provides technical assistance to fishermen, forestland owners, and rural producers of hand crafts. Services can be requested by writing a letter to the Administrator, Agricultural Cooperative Service, USDA, Washington, DC 20250.

USDA Program Discrimination Complaint Procedures

Discrimination is prohibited by regulation in both federally assisted as well as direct assistance programs. Numerous laws, chief among them being Title VI of the Civil Rights Act of 1964, prohibit discrimination on the basis of race, color, sex, age, religion, national origin, and handicap.

It is the policy of the U.S. Department of Agriculture (USDA) to ensure that no person be discriminated against on the grounds of race, color, sex, age, religion, national origin, or handicap in any program or activity receiving direct or indirect assistance from the Department. The Office of Advocacy and Enterprise (OAE) has the responsibility to assure that all minority groups have equal access and treatment in relation to program services.

Although the purpose of this directory is to make farmers and rural communities more aware of agricultural programs administered at state and local levels, we find it necessary to outline the procedures for filing a discrimination complaint when unresolvable problems are encountered in the access to USDA programs and services.

Procedures for Filing Discrimination Complaints

1. What Is a Complaint?

A complaint is a written or oral statement which alleges discrimination in the administration or operation of program activities, benefits, or services on the basis of race, color, sex, age, religion, national origin, and handicap.

2. Who Can File a Complaint?

Any individual or individuals acting in their own interest or on behalf of any specific classes of persons who believe they have been discriminated against on the basis of race, color, sex, age, religion, national origin, and handicap may personally, or through a representative, file a complaint.

3. To Whom Should the Complaint Be Addressed?

Individuals who believe themselves to be victims of the kinds of discrimination referred to in this article may file a complaint with the head of any agency, any designated agency official, or the Secretary of Agriculture.

4. What is the Timeframe for Filing a Complaint?

A complaint *must* be filed within 180 days of the alleged discriminatory act, unless the time for filing is extended by the agency head or the Secretary of Agriculture.

5. What Method Should Be Used to File a Complaint?

A complaint can be filed *orally* or in *writing*.

6. What Should a Complaint Contain?

All complaints, where appropriate, should contain the following information:

Name, address and telephone number of complainant;

Name and address of the entity delivering the service or benefits;

Date and place of the alleged discriminatory act and a statement as to whether the action is continuing;

Description of the incident or action which the complainant alleges to be discriminatory;

Type of discrimination; e.g., race, color, sex, age, religion, national origin, or handicap;

Name, address and title of persons who may have knowledge of the act; and

Any other information which will assist in investigating and resolving the complaint.

Conservation in the 1985 Farm Bill

What the Conservation Provisions of the 1985 Farm Bill Mean to You

Conservation Provisions

Conservation Reserve: The Conservation Reserve offers producers help in retiring highly erodible cropland. The Agricultural Stabilization and Conservation Service (ASCS) will share up to half of the cost of establishing permanent grasses, legumes, trees, windbreaks, or wildlife plantings on your highly erodible cropland. Under 10-year contracts, ASCS will make annual rental payments to you as long as the terms and conditions of the contract are met.

Conservation Compliance: Conservation compliance applies if you continue planting annually tilled crops on highly erodible fields. To remain eligible for certain USDA program benefits, you must develop and be actively applying a locally approved conservation plan for those highly erodible fields by January 1, 1990. You must have the plan fully implemented by January 1, 1995.

Sodbuster: Sodbuster applies if you plant annually tilled crops on a highly erodible field that was not used for crop production during the period 1981-85. If you plow out such a highly erodible field, you must do so under a conservation system approved by the local conservation district in order to remain eligible for USDA program benefits.

Swampbuster: Swampbuster applies if you convert naturally occurring wetlands to cropland after December 23, 1985 (the date the farm bill was signed). With some exceptions, to remain eligible for certain USDA farm programs you must discontinue production of annually tilled crops on newly converted wetlands.

Your Options

As an agricultural producer, you may:

- Develop and apply a conservation plan for your highly erodible fields, in cooperation with SCS and the local conservation district. The plan will help you reduce soil loss to levels that are technically and economically achievable. You will retain eligibility for USDA farm program benefits.

- Plant permanent cover on land where annually tilled crops cannot be grown because of excessive erosion. If you choose this option, you may want to consider entering the land into the Conservation Reserve and planting permanent grasses, legumes, trees, windbreaks, or wildlife cover. You still would have other USDA programs open to you.
- Produce crops on a highly erodible field without using a locally approved conservation system, but you would lose eligibility for USDA program benefits.
- Produce crops on newly converted wetlands, but lose eligibility for USDA program benefits.

Obtaining Assistance

For more information about the conservation provisions or for conservation planning assistance, contact the local SCS field office. SCS conservationists can tell you if you have wetlands or highly erodible fields, and they will help you prepare a conservation plan. Local conservation districts approve all plans. The Agricultural Stabilization and Conservation Service has information about the effects of various conservation provisions on USDA farm programs. All efforts will be made to help you continue to qualify.

Wills and the Survival of Family Farms

Today's rural crisis and its effect on the family farmer, especially those who are black, make it easy to overlook some basic landowner responsibilities, many of which are essential if the growing tide of black land loss is to be stemmed and eventually reversed. The greatest responsibilities of a black farm landowner are probably to assure that the land he or she owns (1) is legally secure and (2) can be safely passed on upon his or her death to the individual(s) he or she has chosen.

While the current rural crisis is primarily a financial one, it is compounded for black farmers simply because many do not have clear title to their land, a vast amount of which is heir property.

The most common problems with heir property are:

- 1) It is often impossible to borrow money on heir property because there is no clear title, which makes it less attractive as collateral.

- 2) The land is more likely to become a target for speculators who prey on unsuspecting heirs. This process usually results in land loss through what is known as partition sale.

When a person dies without a will, the heirs acquire an interest in the property. There is no ownership of a specific piece of property or land, only an interest in the entire estate. Frequently, several generations of heirs are involved with varying degrees of interest and ideas on how the property should be used and/or divided.

For various reasons, one or more heirs will often convey their interests in the estate to a land speculator. The speculator will then petition the court to have the entire estate (tract of land) sold at public auction. In most cases, the property is sold at a price far below market value.

Because such an auction usually requires ready cash, the property is more often than not purchased by the speculator or someone outside the landowner's family.

The only sure way for a farmer to prevent such a tragedy would be to make a will and update it as circumstances dictate. The land would then go to whomever the landowner desired.

Because of the complexity of additional problems facing black farm landowners, it is imperative that they continue to meet their basic responsibilities even in the face of the current farm crisis. The most important of these responsibilities is to ensure that the land is preserved for future generations.

It would indeed be a tragedy to survive the agricultural crisis only to lose the land for failing to perform the basic responsibilities of landownership. Although the making of a will is a very important responsibility, there are many others. A detailed list can be obtained by contacting the Federation of Southern Cooperatives/Land Assistance Fund (FSC/LAF), 100 Edgewood Ave., N.E., Suite 1228, Atlanta, GA, (404)524-6882.

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